



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Shlomo Nahmias

Series Code/Serial No.: 09/729323

Filed: 2000-12-04

Group Art Unit: 2162

Paper No.: 3

Invention: METHOD OF PROVIDING A CREDIT CARD DRIVEN TUITION INCENTIVE AWARDS PROGRAM

Examiner: Not Known

Agent's Doc. No.: NAHS10A

As article No.: EL586859720US EXPRESS MAIL I hereby certify, that on the below indicated date, this correspondence is being deposited with the United States Postal Service with sufficient postage in an envelope addressed to the: Assistant Commissioner for Patents, Washington, D.C. 20231.

Customer Service Center, (703)-308-1202
Initial Patent Examination Division
Assistant Commissioner
for Patents
Washington, D.C. 20231

BY: Richard L. Miller
Agent for Applicant

Date: February 23, 2001

RESPONSIVE TO: NOTICE TO FILE CORRECTED APPLICATION PAPERS

Sir:

In response to attached copy of NOTICE TO FILE CORRECTED APPLICATION PAPERS, dated 2001-01-31, for the above identified application, please find enclosed a substitute specification in compliance with 37 CFR sec. 1.52 which includes NO NEW MATTER for the following items:

1. PART 2-COPY TO BE RETURNED WITH RESPONSE;
2. *Cover page -0-, *19 Pages of Specification, including a total of *20 claims, 1 of which is/are independent;
3. *VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9 (f) and 1.27 (b)) - INDEPENDENT INVENTOR, executed by applicant(s);
4. *DECLARATION, POWER OF ATTORNEY, AND PETITION FOR PATENT APPLICATION, executed by applicant(s); and
5. *Information Disclosure Statement page -i-.

Respectfully submitted,

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BY: Richard L. Miller
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Agent for Applicant
Date: February 14, 2001

Paper No.: 3
S.N.: 09/729323
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UNITED STATES PATENT AND TRADEMARK OFFICE

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| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/729,323 | 12/04/2000 | Shlomo Nahmias | NAHS10A |

CONFIRMATION NO. 6239

FORMALITIES LETTER



OC000000005676726

RICHARD L. MILLER
12 Parkside Drive
Dix Hills, NY 11746-4879

Date Mailed: 01/31/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

- A substitute specification in compliance with 37 CFR 1.52 because:
 - Papers contain improper margins. *Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")*

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE